

CHAPTER 13 PLAN SUMMARY

DEBTOR: Roderick Daniel
SSN: xxx-xx-1678
DEBTOR: Terri Daniel
SSN: xxx-xx-9442

CASE NO.: 15-04409-TOM-13

NET MONTHLY EARNINGS: \$3,589.12
NUMBER OF DEPENDENTS: 0

I. Plan Payments:

() Debtor(s) propose to make a periodic payments of \$ _____ weekly/biweekly/semi-monthly/monthly.

(X) Payroll deduction Order: To: EWTN
in the amount of \$ **140.00** Weekly.

Length of plan, approx. 60 months, the total debt to be paid thought the plan is approx. \$17,900.00

II. From the payments received, the Trustee shall make disbursements as follows:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
None			

B. Total Attorney fee: \$2,700.00; \$ 0.00 paid pre-petition; \$600.00 to be paid @ confirmation and \$ 100.00 per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total amount of debt	Amount of regular payment to be paid () by Trustee (X) by Debtor	Regular payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
Seterus, Inc	\$76,000.00	\$605.00	Dec 2015	\$5,000.00	Through Nov 2015	5%	\$150.00

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed payments	Fixed payment to Begin
PRA Receivables	\$5.00	\$6,700.00	\$6,700.00	0	2006 Jeep Liberty	5%	\$140.00	Upon Confirmation
Ford Motor	\$10.00	\$1000.00	\$1500.00	0	2006 Ford Explorer	5%	\$50.00	
World Omni	\$5.00	\$1,756.16	\$1000.00	0	2005 Dodge Ram	5%	\$75.00	Upon Conf.

III. Other Debts (not shown in 1 or 2 above) which Debtor(s) propose(s) to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral, Property or Debt	Reason for Direct Payment
U S Dept of Education	\$34,741.63	0.00	Student Loan	Deferment

IV. Special Provisions:

() This is an original plan.

(X) This is an amended plan replacing plan dated 11/13/2015.

() This plan proposes to pay unsecured creditors 100%.

(X) Other provisions: **(1) Attorney fees for Debtor's Attorney shall be paid with monthly fixed payments pursuant to**

Administrative Order 11-1 (2) Debtor will continue to pay for all pre-petition and post-petition utility service debt in the ordinary course of business as adequate assurance of future payment under Title 11 U.S.C §366. Debtor(s) acknowledge and affirm that all stays provided for by the Bankruptcy Code are vacated insofar as they pertain to a delinquent debt owed for a utility service. (3) Debtor proposes Claim #3 filed by US Dept of Education is in deferment and will be paid outside the plan when the debt becomes due.

/s/Roderick Daniel /s/Terri Daniel

Date: 03/31/2016

Debtor's Attorney: Ezra Jordan, III, 5415 Beacon Drive Ste 125 Irondale, AL 35210 (205) 327-5551